

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF  
NEBRASKA

IN RE:	)	Case No. BK 09-41505
	)	
ARTHUR HENRY HYSELL,	)	
	)	
Debtor.	)	DECLARATION OF
	)	DONNA A. BELGUM
	)	

Donna A. Belgum, under penalty of perjury states:

1. I am a Business Banking Officer employed by Great Western Bank of Atkinson, Nebraska and I have personal knowledge of the matters set forth therein. I am the loan officer in charge of the loans made to Arthur Henry Hysell and to his wife, Janice K. Hysell, who is not a debtor in this case.

2., All loan documents relating to the loan made to Arthur and Janice Hysell are records kept in the ordinary course of business of Great Western Bank and it is a part of their business to do so under my custody and control.

3. I have reviewed all the documents that were attached to the proof of claim filed as Claim No. 1 herein and I state that they are true and correct copies of Bank records representing loan documents for loans made to Arthur and Janice Hysell. There is a payoff balance set forth within those documents that show a principal amount of \$50,000.00 with \$1,468.89 accrued interest as of June 22, 2009 with continuing interest on the principal amount at 7% per annum pursuant to the note. No payments have been received since that time.

4. I know the collateral pledged to the Bank by the documents executed by the Bank include the following:

- a. Principal Life Insurance Company Policy No. 3098324.
- b. Principal Life Insurance Company Policy No. 4086248.
- c. 1995 Great Dane Semi-Trailer titled in the name of Arthur H. Hysell only with lien recorded on January 14, 2009.
- d. Deed of Trust on land situated on the NE ¼ of the SE ¼ and the SE ¼ of the NE ¼ of Section 27, Township 30 North, Range 14 West, as more fully described in the deed of trust attached to the proof of claim as recorded on March 17, 20008 and as executed by Arthur and Janice Hysell as owners.
- e. 5 Shares of NEDAK Ethanol, LLC stock.

5. The value of the collateral listed in the proof of claim includes the value which belongs to Janice Hysell. There is a prior lien on the real estate held by Farm Credit Services.

6. While the Debtor has listed the fair market value of the two principal life insurance policies at \$26,000.00, I have no independent proof of that value.

Further I sayeth naught under penalty of perjury this 19<sup>th</sup> day of August, 2009.

*Donna A. Belgum*

/s/ Donna A. Belgum

Donna A. Belgum